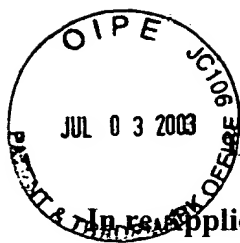


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7-14-03

PATENT



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:

Johan Renes et al.

Serial No.: 09/981,213

Filed: October 17, 2001

For: INSURANCE FOR CESSATION OF
PERSONAL CONTRACT

Confirmation No.: 5776

Examiner: to be assigned

Group Art Unit: 2131

Attorney Docket No.: 9927-5117US

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INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In compliance with the duty to disclose information material to patentability pursuant to 37 C.F.R. § 1.56, it is respectfully requested that this Information Disclosure Statement be entered and the documents listed on attached Form PTO-1449 or PTO/SB/08 be considered by the Examiner and made of record. Copies of the listed documents are enclosed pursuant to 37 C.F.R. § 1.98(a).

In accordance with 37 C.F.R. § 1.97(g) and (h), filing of this Information Disclosure Statement is not to be construed as a representation that a search has been made or an admission that the information cited herein is, or is considered to be, material to patentability as defined in

Serial No. «Patent Application No»

37 C.F.R. § 1.56(b). Further, no representation is made by Applicants herein that no other possible material information as defined in 37 C.F.R. § 1.56(b) exists.

<u>U.S. Patent No.</u>	<u>U.S. Patent Documents</u> <u>Publication Date</u>	<u>Patentee</u>
US - 6,272,471 B1	08-27-2001	Segal
US - 6,128,598	10-03-2000	Walker et al.
US - 5,884,274	03-16-1999	Walker et al.
US - 2001/0027389 A1	10-04-2001	Beverina et al.
US - 2001/0027388 A1	10-04-2001	Beverina et al.
US - 2003/0120521	06-26-2003	Sherman et al.
US - 6,561,903 B1	05-13-2003	Walker et al.

Other Documents

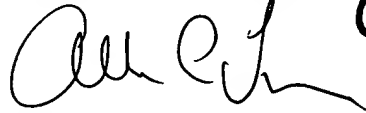
S. CHANDRA, "Protecting Ideas in the Insurance Business", New Yorks Times, (NYC, NY, US June 30, 2003)

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Serial No. «Patent Application No»

This Information Disclosure Statement is believed to be filed before the mailing date of a first Office Action on the merits; therefore, no fee is due.

Respectfully submitted,



Allen C. Turner

Registration No. 33,041

Attorney for Applicants

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Enclosures: Form PTO-1449 or PTO/SB/08
Cited Documents

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Sheet	1	of	2
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Complete if Known

Application Number	09/981,213
Filing Date	October 17, 2001
First Named Inventor	Renes et al.
Group Art Unit	2161
Examiner Name	To be assigned
Attorney Docket Number	9927-5117US

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U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US-6,272,471 B1	08-27-2001	Segal	
		US- 6,128,598	10-03-2000	Walker et al.	
		US- 5,884,274	03-16-1999	Walker et al.	
		US- 2001/0027389 A1	10-04-2001	Beverina et al.	
		US- 2001/0027388 A1	10-04-2001	Beverina et al.	
		US- 2003/0120521	06-26-2003	Sherman et al.	
		US- 6,561,903 B1	05-13-2003	Walker et al.	
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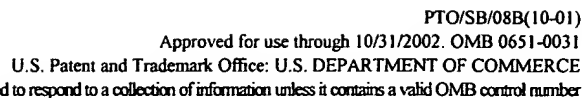
FOREIGN PATENT DOCUMENTS

[illegible]Examiner
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¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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Sheet 1 of 2

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS

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